

YOUR TRANS UNION FILE NUMBER: 101575650
 PAGE 1 OF 4
 DATE THIS REPORT PRINTED: 02/25/2002

SOCIAL SECURITY NUMBER: 142-66-0943
 BIRTH DATE: 08/1974
 YOU HAVE BEEN IN OUR FILES SINCE: 12/1993

PHONE: 863-3360

CONSUMER REPORT FOR:

THOMAS, JOSEPH, ERNEST
 8500 LINDBERGH BV 2102
 PHILADELPHIA, PA 19153

PAST ADDRESSES REPORTED:

7701 LINDBERGH BV 2224, PHILADELPHIA, PA 19153

EMPLOYMENT DATA REPORTED:

| | |
|--|--|
| SEARS HOME CENTRAL DATE REPORTED: 01/2002 | SEARS HOME IMPROVEMENT DATE REPORTED: 10/2001 |
| SEARS DATE REPORTED: 09/2001 | SEARS HOME IMPROVEMENT DATE REPORTED: 05/2001 |

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

| ITEM | DESCRIPTION | RESULTS |
|-----------|-------------|---------|
| COMPUCRED | # 5179400 | DELETED |

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. YOUR UPDATED CREDIT INFORMATION FOLLOWS:

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED THIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR FOR YOUR PROTECTION).

YOUR TRANS UNION FILE NUMBER: 1015650
 PAGE 1 OF 4
 DATE THIS REPORT PRINTED: 03/12/2002

SOCIAL SECURITY NUMBER: 142-66-0943
 BIRTH DATE: 08/1974
 YOU HAVE BEEN IN OUR FILES SINCE: 12/1993

PHONE: 863-3360

CONSUMER REPORT FOR:

THOMAS, JOSEPH, ERNEST
 2011 FERRY AV C3C
 CAMDEN, NJ 08104

EMPLOYMENT DATA REPORTED:

| | |
|------------------------|------------------------|
| SEARS HOME IMPROVEMENT | RMH TELMARKETING |
| DATE REPORTED: 05/2001 | DATE REPORTED: 06/1995 |

IMPORTER
 DATE REPORTED: 06/1994

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

| ITEM | DESCRIPTION | RESULTS |
|----------|-------------|---------|
| OMPUCRED | # 5179400 | DELETED |

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. YOUR UPDATED CREDIT INFORMATION FOLLOWS:

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| | | |
|---|-----------------------------------|---|
| SLMA / LSCP TRANSFER | # 142660943101P | INSTALLMENT ACCOUNT STUDENT LOAN |
| UPDATED 11/1995 OPENED 02/1995 CLOSED 09/1995 | BALANCE: \$0 MOST OWED: \$2625 | INDIVIDUAL ACCOUNT PAY TERMS: MONTHLY \$52 |
| >STATUS AS OF 09/1995: CHARGED OFF AS BAD DEBT< | | |

YOUR TRANS UNION FILE NUMBER 650
 PAGE 1 OF 4
 DATE THIS REPORT PRINTED: 03/12/2002

SOCIAL SECURITY NUMBER: 142-66-0943
 BIRTH DATE: 08/1974
 YOU HAVE BEEN IN OUR FILES SINCE: 12/1993

PHONE: 863-3360

CONSUMER REPORT FOR:

THOMAS, JOSEPH, ERNEST
 8500 LINDBERGH BV 2102
 PHILADELPHIA, PA 19153

PRIOR ADDRESSES REPORTED:

7701 LINDBERGH BV 2224, PHILADELPHIA, PA 19153

EMPLOYMENT DATA REPORTED:

SEARS HOME CENTRAL
 DATE REPORTED: 01/2002

SEARS HOME IMPROVEMENT
 DATE REPORTED: 10/2001

SEARS
 DATE REPORTED: 09/2001

SEARS HOME IMPROVEMENT
 DATE REPORTED: 05/2001

INVESTIGATION RESULTS

WE HAVE COMPLETED OUR REINVESTIGATION AND THE RESULTS ARE SHOWN BELOW.

| ITEM | DESCRIPTION | RESULTS |
|-----------|-----------------|---------------------|
| COMPUCRED | # 5179400 | VERIFIED, NO CHANGE |
| SINGULAR | # 442074700104 | DELETED |
| SINGULAR | # 4102992300141 | DELETED |
| SINGULAR | # 4103165100141 | DELETED |
| SINGULAR | # 4102992200141 | DELETED |

ANY CORRECTIONS TO YOUR IDENTIFICATION REQUESTED BY YOU HAVE BEEN MADE AS NOTED ABOVE. IF OUR INVESTIGATION HAS NOT RESOLVED YOUR DISPUTE, YOU MAY ADD A 100 WORD CONSUMER STATEMENT TO YOUR REPORT. YOUR UPDATED CREDIT INFORMATION FOLLOWS:

YOUR CREDIT INFORMATION

THE FOLLOWING ACCOUNTS CONTAIN INFORMATION WHICH SOME CREDITORS MAY CONSIDER TO BE ADVERSE. ADVERSE ACCOUNT INFORMATION MAY GENERALLY BE REPORTED FOR 7 YEARS FROM THE DATE OF THE FIRST DELINQUENCY, DEPENDING ON YOUR STATE OF RESIDENCE. THE ADVERSE INFORMATION IN THESE ACCOUNTS HAS BEEN PRINTED IN >BRACKETS< FOR YOUR CONVENIENCE, TO HELP YOU UNDERSTAND YOUR REPORT. THEY ARE NOT BRACKETED HIS WAY FOR CREDITORS. (NOTE: THE ACCOUNT # MAY BE SCRAMBLED BY THE CREDITOR OR YOUR PROTECTION).

| | | |
|---|-----------------------------------|---|
| SLMA / LSCP TRANSFER | # 142660943101P | INSTALLMENT ACCOUNT STUDENT LOAN |
| UPDATED 11/1995 OPENED 02/1995 CLOSED 09/1995 | BALANCE: \$0 MOST OWED: \$2625 | INDIVIDUAL ACCOUNT PAY TERMS: MONTHLY \$52 |
| >STATUS AS OF 09/1995: CHARGED OFF AS BAD DEBT< | | |
| JCP-MCCBG PLACED FOR COLLECTION< | # 1902588019020 | REVOLVING ACCOUNT |
| UPDATED 11/1995 OPENED 06/1994 CLOSED 08/1995 | BALANCE: \$0 MOST OWED: \$86 | JOINT ACCOUNT |
| >STATUS AS OF 08/1995: COLLECTION ACCOUNT< | | |
| BOSCOVS CLOSED | # 107278753 | REVOLVING ACCOUNT |
| UPDATED 01/1999 OPENED 06/1994 PAID OFF 07/1998 | BALANCE: \$0 MOST OWED: \$274 | INDIVIDUAL ACCOUNT |
| STATUS AS OF 07/1998: PAID OR PAYING AS AGREED | | |
| >IN PRIOR 38 MONTHS FROM DATE PAID 1 TIME 90 DAYS, 1 TIME 60 DAYS, 3 TIMES 30 DAYS LATE< | | |
| >MAXIMUM DELINQUENCY OF 90+ DAYS OCCURRED IN 06/1998< | | |

THE FOLLOWING ACCOUNTS ARE REPORTED WITH NO ADVERSE INFORMATION

| | | |
|--|--|--|
| MCCBG/JCPENN ACCOUNT CLOSED BY CONSUMER | # 1982491605 | REVOLVING ACCOUNT CHARGE ACCOUNT |
| UPDATED 02/2002 OPENED 10/1994 CLOSED 10/1994 | BALANCE: \$0 MOST OWED: \$97 | INDIVIDUAL ACCOUNT |
| STATUS AS OF 10/1994: PAID OR PAYING AS AGREED | | |
| LEO ROBBINS VERIF'D 08/2001 OPENED 03/2001 | # 2053362 BALANCE: \$0 MOST OWED: \$2669 | OPEN ACCOUNT INDIVIDUAL ACCOUNT CREDIT LIMIT: \$2700 |
| STATUS AS OF 08/2001: PAID OR PAYING AS AGREED | | |
| AAFES | # 6019440400142190 | REVOLVING ACCOUNT CHARGE ACCOUNT |
| UPDATED 07/2001 OPENED 07/1997 PAID OFF 04/2001 | BALANCE: \$0 MOST OWED: \$2037 | INDIVIDUAL ACCOUNT CREDIT LIMIT: \$5000 |
| STATUS AS OF 04/2001: PAID OR PAYING AS AGREED IN PRIOR 44 MONTHS FROM DATE PAID NEVER LATE | | |

PORT ON THOMAS, JOSEPH, ERNEST
CIAL SECURITY NUMBER: 142-66-0943

TRANS UNION FILE NUMBER: 101575650

| | | |
|-------------------------------|-------------|-------------------|
| OSCOVS | # 110246188 | REVOLVING ACCOUNT |
| REDIT CARD LOST/STOLEN | | |
| UPDATED | 10/1994 | BALANCE: \$0 |
| OPENED | 10/1994 | MOST OWED: \$0 |
| CLOSED | 10/1994 | |
| STATUS AS OF 10/1994: UNRATED | | |

E FOLLOWING COMPANIES HAVE RECEIVED YOUR CREDIT REPORT. THEIR INQUIRIES
MAIN ON YOUR CREDIT REPORT FOR TWO YEARS. (NOTE: "TU CONSUMER DISCLOSURE"
INQUIRIES ARE NOT VIEWED BY CREDITORS).

| INQUIRY TYPE | DATE | SUBSCRIBER NAME |
|--------------|------------|--------------------------|
| IDIVIDUAL | 02/18/2002 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 01/24/2002 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 01/14/2002 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 12/20/2001 | LENDING TREE |
| IDIVIDUAL | 12/17/2001 | WACHOVIA BANK, NA/FTU |
| IDIVIDUAL | 12/15/2001 | STRAWBRIDGES NEW ACCTS |
| IDIVIDUAL | 12/13/2001 | HECHTS NEW ACCTS |
| IDIVIDUAL | 12/13/2001 | LORD & TAYLOR/NEW ACCTS |
| IDIVIDUAL | 10/31/2001 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 10/25/2001 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 10/16/2001 | UNITED ONE RESOURCES |
| IDIVIDUAL | 09/07/2001 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 08/13/2001 | NCO GROUP INC |
| IDIVIDUAL | 08/09/2001 | NCO GROUP INC |
| IDIVIDUAL | 05/16/2001 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 05/10/2001 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 05/09/2001 | CHASE MANHATTAN BANK |
| IDIVIDUAL | 03/30/2001 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 03/26/2001 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 03/10/2001 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 03/01/2001 | LEO ROBBINS & SONS INC |
| IDIVIDUAL | 03/01/2001 | BENEFICIAL/HFC |
| IDIVIDUAL | 02/20/2001 | TU CONSUMER DISCLOSURE |
| IDIVIDUAL | 02/14/2001 | CAPITAL ONE AUTO FINANCE |
| IDIVIDUAL | 02/06/2001 | INTERNATIONAL CHECK SRV. |
| IDIVIDUAL | 02/03/2001 | STERLING INC |
| IDIVIDUAL | 01/23/2001 | FIRST UNION NATL BANK |
| IDIVIDUAL | 09/28/2000 | VAN RU |
| IDIVIDUAL | 09/12/2000 | DILLARD |
| IDIVIDUAL | 08/10/2000 | CATHERINE S/CBUSA NA |
| IDIVIDUAL | 07/27/2000 | SEARS ROEBUCK&CO#8415 |

THE COMPANIES LISTED BELOW OBTAINED INFORMATION FROM YOUR CONSUMER REPORT FOR
THE PURPOSE OF AN ACCOUNT REVIEW OR OTHER BUSINESS TRANSACTION WITH YOU. THESE
INQUIRIES ARE NOT DISPLAYED TO ANYONE BUT YOU AND WILL NOT AFFECT ANY
CREDITOR'S DECISION OR ANY SCORE.

| DATE | SUBSCRIBER NAME |
|---------|--------------------------|
| 04/2001 | AT&T - CCS/ LONG DISTANC |
| 01/2001 | CAPITAL ONE BANK |
| 11/2000 | CAPITAL ONE BANK |
| 12/2000 | CAPITAL ONE BANK |

11/2000 AT&T - CCS/ LONG DISTANC
08/2000 CAPITAL ONE BANK
07/2000 CAPITAL ONE BANK
06/2000 CAPITAL ONE BANK
05/2000 CAPITAL ONE BANK
04/2000 CAPITAL ONE BANK
03/2000 CAPITAL ONE BANK

CONSUMER STATEMENT:

#HK# UFIF/POTENTIAL FRAUD VICTIM; BEFORE EXTENDING CREDIT VERIFY
ALL APPLICANT INFORMATION OR CALL TRANS UNION AT (800) FRAUD911.
DATED 03/01.

SPECIAL MESSAGES:

CONSUMER STATEMENT ON FILE RELATES TO TRUE NAME FRAUD OR CREDIT FRAUD